

Application No.: 09/982,644

Docket No.: 65316-0007

Group III: 3rd - 12th aspects of the invention, providing an electronic settlement apparatus specified in paragraphs 17, 31, 39, 43, 48, 52, 54, 58, 61 and 65, drawn to different species that are different from each other.

Based on review of the claims, Applicants elect the claims of Group I, with traverse. Thus, claims 1-7 are selected explicitly for examination. However, it is respectfully submitted that the subject matter of the species is sufficiently related that a thorough search for the subject matter of one of the species would encompass a search for the subject matter of the other species. See MPEP § 803, which states that "[i]f the search and examination of an entire application can be made without serious burden, the Examiner must examine it on the merits, even though it includes claims to distinct or independent inventions." (Emphasis added). This policy should apply in the present application to avoid unnecessary delay and expense to the Applicants and duplicative examination by the Patent Office.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 18-0013, under Order No. 65316-0007 from which the undersigned is authorized to draw.

Dated: April 20, 2007

Respectfully submitted,

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